

Information to identify the case:

Debtor 1 Wendily R. Jimenez–Angeles

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–4401

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: 23–13752–MEH

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wendily R. Jimenez–Angeles

3/27/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wendily R. Jimenez-Angeles
Debtor

Case No. 23-13752-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 27, 2025

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db	+ Wendily R. Jimenez-Angeles, 452 Baker Place, Perth Amboy, NJ 08861-3602
519906014	+ Capital one/ Hyat Hyat & Landau, 2 Industrial Way W # 8, Eatontown, NJ 07724-2265
519906018	+ Joshua T. Mc Namara- Hayt Hayt & Landau, 2 Industrial Way West P.O BOX 500, Eatontown, NJ 07724-0500
519906019	+ Kenneth J. LeChard, Court Officer, P.O BOX 270, Chatham, NJ 07928-0270
519906023	+ NJ Ez-pass, P.O. Box 52003, Newark, NJ 07101-8203
519906024	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court:, Snap On Credit Llc, Po Box 506, Gurnee, IL 60031

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 27 2025 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 27 2025 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519906006	Email/Text: cs@aldouslegal.com	Mar 27 2025 20:56:00	Aldous, 4625 South 2300 East Suite 207, Holladay, UT 84117
519906008	+ EDI: ATTWIREBK.COM	Mar 28 2025 00:37:00	AT&T, 208 S. Akard St, Dallas, TX 75202-4206
519906004	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 27 2025 21:12:51	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
519906005	+ Email/Text: EBNProcessing@afni.com	Mar 27 2025 20:57:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
519906007	Email/PDF: bncnotices@becket-lee.com	Mar 27 2025 21:02:18	American Express, PO Box 96001, Los Angeles, CA 90096 - 8000
519937545	Email/PDF: bncnotices@becket-lee.com	Mar 27 2025 21:12:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519906009	+ EDI: TSYS2	Mar 28 2025 00:37:00	Barclays, P.O BOX 13337, Philadelphia, PA 19101-3337
519906010	+ EDI: TSYS2	Mar 28 2025 00:37:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519906013	EDI: CAPITALONE.COM	Mar 28 2025 00:37:00	Capital One Bank USA, 15000 Capital One Drive, Richmond, VA 23238
519906011	+ EDI: CAPITALONE.COM	Mar 28 2025 00:37:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519906012	+ EDI: CAPONEAUTO.COM	Mar 28 2025 00:37:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
519909074	+ EDI: AISACG.COM		

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User: admin

Page 2 of 3

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		Mar 28 2025 00:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519915828	+ EDI: AISACG.COM		
		Mar 28 2025 00:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519943203	+ EDI: AIS.COM		
		Mar 28 2025 00:37:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519906015	+ Email/Text: BAN140310@UCBIN.COM		
		Mar 27 2025 20:55:00	Citi Bank, P.O BOX 140310, Toledo, OH 43614-0310
519960804	EDI: CITICORP		
		Mar 28 2025 00:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519906016	+ Email/Text: operationsclerk@easypayfinance.com		
		Mar 27 2025 20:54:00	Duvera Fin, 1959 Palomar Oaks Way Ste 340, Db Duver, Carlsbad, CA 92011-1314
519906017	+ EDI: AMINFOFP.COM		
		Mar 28 2025 00:37:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519967390	EDI: JEFFERSONCAP.COM		
		Mar 28 2025 00:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519948756	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 27 2025 21:01:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519935466	Email/Text: camanagement@mtb.com		
		Mar 27 2025 20:56:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
519906020	Email/Text: camanagement@mtb.com		
		Mar 27 2025 20:56:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
519906021	+ EDI: CITICORP		
		Mar 28 2025 00:37:00	Macys/Cbna, Po Box 8218, Mason, OH 45040-8218
519943701	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		Mar 27 2025 20:55:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519906022	+ EDI: NFCU.COM		
		Mar 28 2025 00:37:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
519915813	+ EDI: NFCU.COM		
		Mar 28 2025 00:37:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519947983	EDI: PRA.COM		
		Mar 28 2025 00:37:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520074414	EDI: PRA.COM		
		Mar 28 2025 00:37:00	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
519915824	Email/Text: legalservices12@snaponcredit.com		
		Mar 27 2025 20:56:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
519906026	+ EDI: SYNC		
		Mar 28 2025 00:37:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
519906027	+ EDI: SYNC		
		Mar 28 2025 00:37:00	Syncb/Ppc, Po Box 530975, Orlando, FL 32896-0001
519906028	+ EDI: SYNC		
		Mar 28 2025 00:37:00	Syncb/Walmar, Po Box 965024, Orlando, FL 32896-5024
519906029	+ EDI: CITICORP		
		Mar 28 2025 00:37:00	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519906308	Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		Mar 27 2025 21:12:35	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519959282	+ EDI: AIS.COM		
		Mar 28 2025 00:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519906030	+ EDI: VERIZONCOMB.COM		
		Mar 28 2025 00:37:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

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Page 3 of 3

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519906031

+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Mar 27 2025 21:01:33

Wells Fargo Bank Nv Na, Po Box 94435,
Albuquerque, NM 87199-4435

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519906025	*P++	SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court., Snap on Credit LLC, P.O BOX 506, Gurnee, IL 60031

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jose R. Torres	on behalf of Debtor Wendily R. Jimenez-Angeles jrt@torreslegal.com 3754@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5